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## ANALYSIS OF THE EFFECT OF INTELLECTUAL INTELLIGENCE (IQ), EMOTIONAL INTELLIGENCE (EQ) AND SPIRITUAL INTELLIGENCE (SQ) ON EMPLOYEE PERFORMANCE AT PT BANK BTN (PERSERO) TBK. MEDAN BRANCH

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#### Abstract:

This study aims to determine the effect of intellectual, emotional, and spiritual intelligence on employee performance. The research method used was quantitative, with 60 respondents using proportionate stratified random sampling. The analysis technique used in this study is multiple linear regression and hypothesis testing. The results of partial testing showed that intellectual intelligence positively and significantly affects employee performance. Emotional intelligence has a positive and not significant effect partially on employee performance. Spiritual intelligence has a positive and significant effect partially on employee performance. The coefficient of determination is 0.834, meaning that employee performance can be explained by the variables of intellectual intelligence, emotional intelligence and spiritual intelligence of 83.4%, while another 16.6% is explained by other variables such as motivation and work discipline.

**Keywords:** Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence, Employee Performance

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## INTRODUCTION

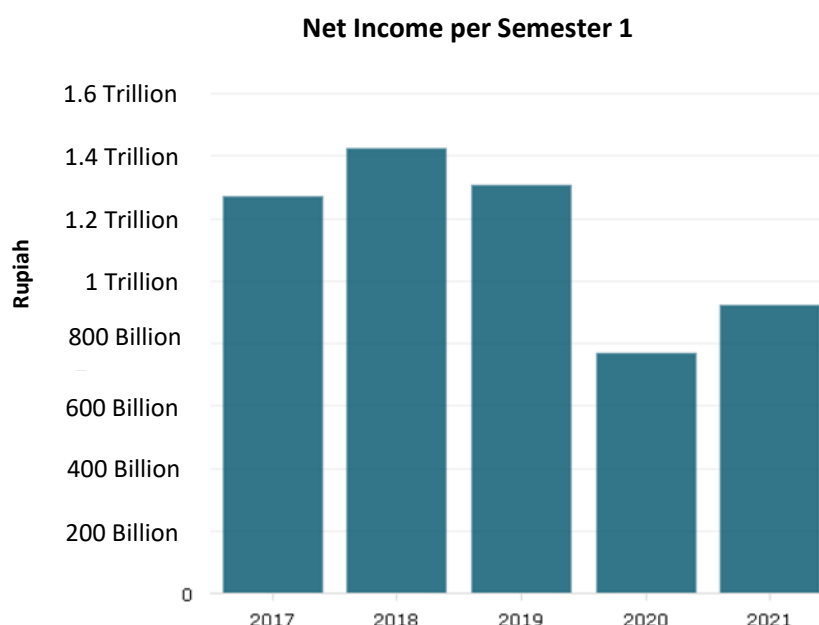
The competitive era has shaped human resources (employees) as the most decisive factor in the sustainability of company performance improvements. One of the challenges for companies is to improve, improve and maintain employee performance. Employees must have good and optimal performance because good or bad performance influences the determination of the company's success. Intellectual, emotional and spiritual intelligence are important factors that play a significant role in employee success. This intelligence is important because it can penetrate all aspects of life and can also have a profound effect on interactions between individuals.

Performance is the result of work in quality and quantity achieved by an employee in carrying out his/her functions following his/her responsibilities. (Bintoro and Daryanto (2017: 106). Intellectual intelligence is the ability needed to carry out mental activities, think, reason and solve problems. The IQ test, for example, is designed to ascertain a person's general intellectual abilities (Robbins, 2014: 57). In addition, Salovey and Mayer (2013: 77) use the term emotional intelligence to describe a number of skills related to accurate assessments of one's own and other people's emotions, as well as the ability to manage feelings to motivate, plan and achieve goals. Spiritual intelligence is the principal intelligence to solve the problem of meaning and value places the action in a broader, richer, and more meaningful context. Spiritual intelligence relates to how a person manages and utilizes the meanings, values, and quality of spiritual life (Siswanto, 2010, p. 10).

Some research results related to this research are:

1. Research Anis (2013) titled "The Influence of Emotional Intelligence, Intellectual Intelligence, Spiritual Intelligence and Professional Ethics on Auditor Performance in Public Accounting Offices in the City of Padang and Pekanbaru". The results of the study show that intellectual intelligence, emotional intelligence and spiritual intelligence together have a positive and significant effect partially or simultaneously on the performance of Auditor employees in Public Accounting offices in the cities of Padang and Pekanbaru.
2. Rini (2015) conducted research with the title "The Influence of Emotional Intelligence, HR Capability, and Service Effectiveness on Organizational Performance". The results of this study indicate that emotional intelligence has a positive and significant effect on organizational performance.
3. Akimas (2016) conducted a study entitled "The Influence of Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence on the Performance of South Kalimantan Provincial Inspectorate Employees". The results of this study indicate that intellectual intelligence, emotional intelligence and spiritual intelligence simultaneously (together) affect the performance of employees at the Inspectorate of South Kalimantan.

PT Bank Tabungan Negara (Persero), Tbk (Bank BTN) is a State-Owned Enterprise (BUMN) located on Jalan Pemuda, which is a branch of Bank BTN in Central Jakarta. Bank BTN is engaged in banking. To become a bank that serves and supports housing sector financing through three main products, individual banking, business and sharia.



**Figure 1. Report of Net Profit Per Semester 1 of PT Bank Tabungan Negara Medan Branch for 2017-2021**  
Source: PT Bank Tabungan Negara (Persero) Tbk.

Based on Figure 1 above, BTN's net profit was recorded at IDR 920 billion during the first half of 2021. That number increased by 19.9% from the same period in the previous year. This increase is also the first since 2018. The company's net profit has continued to decline to IDR 1.3 trillion in 2019 and IDR 767.6 billion last year. The increase in net profit was influenced by business process improvements carried out by BTN. For example, efficiency, digitization, reduced number of outlets, and increased fee-based income from non-credit transactions. In addition to net profit, the

company's distribution and credit quality continues to improve. As a result, the non-performing loan (NPL) ratio fell to a level of 1.87% in the second quarter of 2021 from 2.4% in the same period the previous year.

Based on the picture above, the performance level of PT Bank Tabungan Negara (BTN) Medan Branch in 2017-2021 experienced fluctuations and often did not reach the targets set for that year. The company's performance experiences unstable performance every month. This shows that the company's performance is not fully achieved properly. Company performance that has not been maximized can be caused by various factors, including intellectual, emotional, and spiritual intelligence.

This is due to the lack of knowledge of numbers owned by employees and the passion of employees who do not like calculations and educational backgrounds that employees have not from majors related to arithmetic coupled with advances in technological tools that make it easier for employees to count without having to use their numeracy skills. Then the ability of employees to know their emotional state when working is still not good. This is caused by the problem of employees expressing their emotions when working. For example, when they are angry at work, they cannot express it because this is absolutely impossible to do at work, and in the end, they choose to hold back their anger so that it confuses employees with their own emotions. This is caused by personal problems outside of work that are carried over to the workplace and an environment that triggers anger, anxiety and stress due to work and even co-workers who are not cooperative. Employees motivating themselves to achieve goals when working is still not good.

## METHODS

**Population and Sample.** The population in this study are all employees of PT Bank Tabungan Negara Medan Branch, totaling 151 employees. In this study, the sampling technique used was proportionate stratified random sampling so that the number of employees became respondents was 60 people.

### Variable Operationalization.

1. **Intellectual Intelligence (IQ).** Mental abilities that involve rational thinking processes of employees at PT. Bank BTN (Persero) Tbk., so that intellectual intelligence cannot be observed directly but must be inferred from various concrete actions, which are manifestations of the rational thinking processes of employees at PT. Bank BTN (Persero) Tbk.
2. **Emotional Intelligence (EQ).** Employees at PT Bank BTN (Persero) Tbk. 's ability to use and manage emotions begins with controlling emotions in oneself and when dealing with others, and using them effectively to motivate oneself and withstand pressure, and self-control to achieve productive relationships.
3. **Spiritual Intelligence (SQ).** Intelligence comes from within the soul of the employees of PT Bank BTN (Persero) Tbk about how to manage the heart so that it is able to interpret life and believe in the existence of an almighty power beyond human capabilities.
4. **Employee Performance (KK).** The work results in quality and quantity achieved by employees at PT Bank BTN (Persero) Tbk. in carrying out its functions in accordance with the responsibilities given by the company.

**Data Types and Sources.** The type of data used in this research is primary data with a questionnaire based on research indicators and documentation data.

**Classic assumption test.** Classical assumption symptom testing is done so that the regression analysis results meet the BLUE (Best Linear Unbiased Estimator) criteria. The classical assumption test consists of the data normality union, autocorrelation, heteroscedasticity, and multicollinearity tests.

**Multiple Linear Regression Analysis.** The analytical method used in Ani's research is multiple linear regression analysis with the following model:

$$KK = \beta_0 + \beta_1 IQ + \beta_2 EQ + \beta_3 SQ + \mu$$

Where:

- KK = Employee Performance
- $\beta_0$  = Intercepts
- $\beta_1, \beta_2, \beta_3$  = Regression coefficient
- IQ = Intellectual Intelligence
- EQ = Emotional Intelligence
- SQ = Spiritual Intelligence
- $\mu$  = Term of Error

To explain the effect partially and simultaneously used, the t-test and F-test with a significance level ( $\alpha$ ) of 5 percent.

## RESULT AND DISCUSSION

The description of research variables (intellectual intelligence, emotional intelligence, spiritual intelligence and employee performance) can be seen in Table 1 below:

**Table 1. Descriptive Statistical Test Results**  
**Coefficients**

	N	Minimum	Maximum	Mean	Std. Deviation
IQ	60	37.00	65.00	53.1000	5.30014
EQ	60	35.00	55.00	44.2667	4.74740
SQ	60	29.00	50.00	41.7167	4.19884
KK	60	34.00	60.00	49.2167	4.88891
<b>Valid N (listwise)</b>	60				

Source: Research Results and Processed

Based on Table 1 above, it can be stated that the minimum intellectual intelligence (IQ) is 37 percent, the maximum intellectual intelligence (IQ) value is 65, and the average intellectual intelligence (IQ) is 53.1, with a standard deviation of 5.3. The minimum emotional intelligence (EQ) score is 35 percent, the maximum emotional intelligence value is 55 percent, and the average emotional intelligence (EQ) is 44.27 percent, with a standard deviation of 4.7 percent. The minimum spiritual intelligence (SQ) value is 29 percent, and the maximum spiritual intelligence (SQ) value is 50 percent, with the maximum being 50 percent with an average spiritual intelligence (SQ) of 41.72 percent and a standard deviation of 4.20 percent. The minimum employee performance value (KK) is 34, while the maximum employee performance (KK) is 60, and the average employee performance value (KK) is 49.21, with a standard deviation of 4.49.

**Table 2. Normality Test Results**  
**One-Sample Kolmogorov-Smirnov Test**

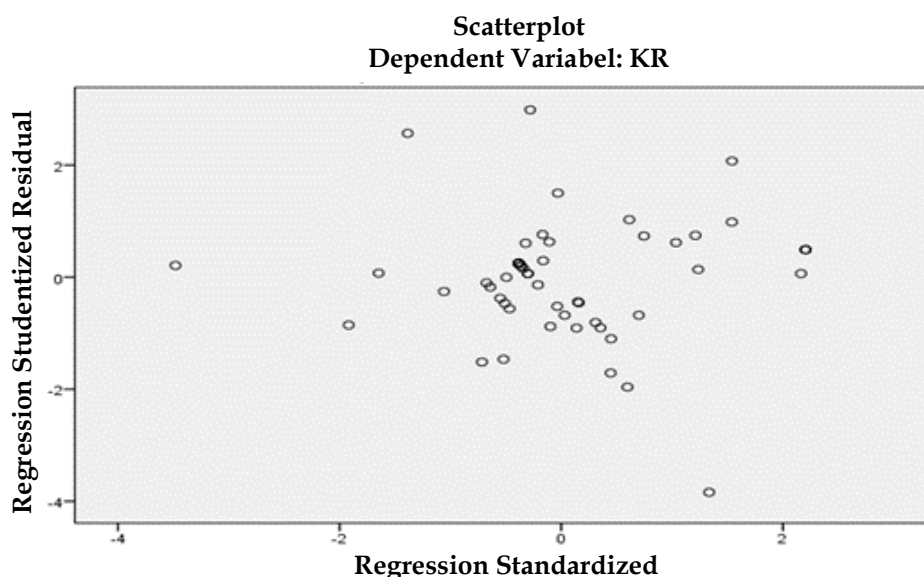
		Unstandardized Residual
N		58
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	.78013776
Most Extreme Differences	Absolute	.132



	Positive	.112
	Negative	-.132
Test Statistic		.132
Asymp. Sig. (2-tailed)		.014 <sup>c</sup>

Source: Research Results and Processed.

Based on Table 2, the Kolmogorov Smirnov test is 0.132 and Asymp. Sig (2-tailed) is 0.14. So it can be concluded that the data is normally distributed because the Asmp Sig (2-tailed) value is greater than 0.05.



**Figure 2. Heteroscedasticity Test Results**

Figure 2 above shows that there is no clear pattern, and the points spread above and below the number 0 (zero) on the Y axis. It can be concluded that the regression model in this study does not have heteroscedasticity. Furthermore, the results of the Autocorrelation test can be seen in Table 3.

**Table 3. Autocorrelation Test Results**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.913 <sup>a</sup>	.834	.825	2.04278	1.747

Source: Research Results and Processed

Based on Table 3, the Durbin Watson value is 1.747. Thus, it can be concluded that there is no autocorrelation where Durbin Watson (1.747) is between the values  $-2 \leq DW \leq 2$ .

**Table 4. Multicollinearity Test Results**  
**Coefficients<sup>a</sup>**

Model		Collinearity Statistics	
		Tolerance	VIF
1	IQ	.411	2.435
	EQ	.328	3.048
	SQ	.397	2.518

Source: Research Results and Processed

Table 4 shows that all independent variables have a tolerance value of not less than 0.1 and a VIF value of less than 10. Therefore, there is no multicollinearity in the regression model.

To test the hypothesis, the t-test and F-test are used. The recapitulation of the t-test calculation results can be seen in Table 5 below:

**Table 5. Results of Multiple Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.921	3.378		.273	.786
1 IQ	.334	.069	.362	4.823	.000
EQ	.007	.068	.006	.096	.924
SQ	.725	.092	.623	7.874	.000

Source: Research Results and Processed

Based on Table 5, it can be stated as follows that intellectual intelligence (IQ) has a calculated t-value of 4.823 and a significance value of 000. Therefore, intellectual intelligence (IQ) positively and significantly affects employee performance (KK). The variable emotional intelligence (EQ) has a t value of 0.96 with a significance value of 0.924. Thus, emotional intelligence (EQ) has a positive but insignificant effect on employee performance. Furthermore, spiritual intelligence (SQ) has a t value of 7.874 with a significance value of 000. Thus, spiritual intelligence (SQ) positively and significantly affects employee performance (KK).

The recapitulation of the calculation results of the F test and the value of the coefficient of determination can be shown in Tables 6 and 7 below:

**Table 6. F Test Results  
ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	1176.498	3	392.166	93.978	.000 <sup>b</sup>
Residual	233.686	56	4.173		
Total	1410.183	3	392.166		

Source: Research Results and Processed

**Table 7 Results of the Coefficient of Determination  
Summary models<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.913 <sup>a</sup>	.834	.825	2,04278

Source: Research Results and Processed

Based on Table 6 above, the significance value is 0.000 <0.05. This shows that intellectual intelligence (IQ), emotional intelligence (EQ), and spiritual intelligence (SQ) together has a positive and significant effect on employee performance (KK). Furthermore, the ability of these three variables in explaining employee performance (KK) is 83.4 percent.

**The Influence of Intellectual Intelligence on Employee Performance.** Statistical test results show that the intellectual intelligence variable (SQ) positively and significantly influences employee performance at PT Bank Tabungan Negara Medan Branch. Where the significance value is 000 <0.05, then it can be concluded that the hypothesis is accepted. Intellectual intelligence variable with indicators of problem-solving ability, verbal intelligence, practical intelligence, numerical ability,



spatial thinking ability, and memory. So, if there is a change in each indicator of intellectual intelligence will have an impact on employee performance. The results of this study are consistent with the results of research conducted by Hari Akimas (2016) in his research entitled The Influence of Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence on the Performance of South Kalimantan Provincial Inspectorate Employees. The results of this study indicate that intellectual intelligence, emotional intelligence and spiritual intelligence simultaneously (together) affect employee performance at the South Kalimantan Inspectorate.

PT Bank Tabungan Negara provides scholarships for employees to continue their education to a higher level, where the incumbent has a very important influence in managing long-term work programs so that employees need to develop their skills and abilities so that they remain optimistic in carrying out their duties and responsibilities in order to achieve the goals expected by the organization. Employees at the Customer Branch are required to carry out the work programs provided, so the level of education is very helpful for employees in developing their skills and abilities in carrying out their work and responsibilities at work. The higher an employee's education, the better his intellectual intelligence will be.

**The Effect of Emotional Intelligence on Employee Performance.** The results showed that the variable emotional intelligence (EQ) was positive but not significant on employee performance (KK), where the significance value was  $0.924 > 0.05$ . Then it can be concluded that the hypothesis is rejected. This means that emotional intelligence does not significantly influence employee performance.

To achieve maximum work results, the bank provides facilities in the form of Mes, Cars, and others to support their performance so that employees can provide their best service. Employees cannot express their emotions when working, so they prefer to hold back these emotions, so employees are confused about their own emotional state, this is what makes employees unable to provide good loyalty to work ethics, which is where the priority banking manager must have. Good emotional quality when faced directly with the customer. For consumer loan sales and transactional processing. The company provides training opportunities. In this case, the company provides supporting facilities to support their performance because, in this case, employees are required to have the accuracy, numerical ability, good emotional intelligence, understanding and good reasoning.

**The Influence of Spiritual Intelligence on Employee Performance.** The study results show that the Spiritual Intelligence (SQ) variable positively and significantly impacts employee performance. Thus, it can be concluded that the hypothesis is accepted. The results of this study are in line with the results of research conducted by Anis Choiriah (2013) in her research entitled "The Influence of Emotional Intelligence, Intellectual Intelligence, Spiritual Intelligence and Professional Ethics on Auditor Performance in Public Accounting Offices in Padang and Pekanbaru City", indicating that intellectual intelligence, emotional intelligence and spiritual intelligence together have a positive and significant effect on the performance of Auditor employees in public accounting offices in the cities of Padang and Pekanbaru.

PT Bank Tabungan Negara is very supportive. If employees have good spiritual intelligence, this will make employees more creative, have high job satisfaction, be able to work well as a team, and have a high commitment to the organization.

Based on the results of simultaneous testing, this study shows that intellectual intelligence (IQ), emotional intelligence (EQ), and spiritual intelligence (SQ) together have a positive and significant effect on employee performance at PT Bank Tabungan Negara Medan Branch of 83.4 % while 16.6 % is influenced by other factors such as motivation and work discipline.



## CONCLUSION

Based on the results of the study, several conclusions can be drawn as follows:

1. Intellectual, emotional, and spiritual intelligence simultaneously positively and significantly affect employee performance at PT Bank Tabungan Negara Medan Branch.
2. Intellectual intelligence positively and significantly affects employee performance at PT Bank Tabungan Negara Branch Medan. Emotional intelligence has a positive but not significant effect on employee performance. Spiritual intelligence has a positive and significant effect on employee performance.
3. The coefficient of determination of 0.834 explains that the employee performance variable (Y) can be explained by variations in intellectual intelligence, emotional intelligence, and spiritual intelligence of 83.4%, and the remaining 16.6% can be explained by other variables such as motivation and discipline.

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